

Certificate Number: 05781-NJ-DE-029586072

Bankruptcy Case Number: 17-18382



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 16, 2017, at 7:32 o'clock PM PDT, Jonathan Ramirez completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 16, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President